

SOP: Records Requests

Purpose

This SOP is intended to be used as a guide to help identify what situation will require requested documentation, and how to request documentation from a repair facility or contract holder. Also, how to document the claim with information received.

Teams Impacted

- Small Claims
- General Claims
- Technical Claims
- Client Relations
- Customer Service

Related References or Documents

- SOP: Reviewing Service Records
- SOP: Reviewing Milage Discrepancy

Procedure

1. Service records are generally requested to clear concerns for the following:
 - a. Proof of Maintenance
 - b. Verification of inaccurate contract start mileage.
 - c. Continued operation damage
 - d. Failures existing Prior to contract incept (Pre-X)
 - e. Proof of vehicle ownership date
2. We will **NOT** hold up the claim for service records unless a specific document is requested. The specifics of this record should be outlined clearly in the claim notes. Any questions regarding the need for a specific record should be reviewed with a Team Lead. If records are deemed necessary and not received, follow inactive procedure.
3. Keep in mind each claim will be different and may not require records. The adjuster must determine if the records requested will change the outcome of the claim decision once received. Keep in mind this request could run the risk of causing a delay in the handling of a claim.

Proof of Maintenance

1. Maintenance records should be requested when the reported cause of failure/s appears due to lack of proper maintenance based on OEM intervals verified in Mitchell Pro Demand.
2. When requesting records, request the maintenance records needed from both the repair facility and contract holder.
 - a. Explain to the contract holder/repair facility the exact reason we need records.
 - b. Clarify that records should consist of proof of maintenance for the lifetime of the contract holder's ownership of the vehicle.

SOP: Records Requests

- c. If the contract holder performs their own maintenance. They can provide a documented log with receipts of the parts replaced. If the customer advises they do not have records utilize Carfax PPI or VHI to validate.
3. Verifiable records from repair facilities should include:
 - a. Repair Facility Information (Name, Address, Phone number)
 - b. Customer Information (Full Name, Address, Phones number)
 - c. Full Vehicle information (vin, year, make, model)
 - d. Date
 - e. Mileage
 - f. Description of repair/maintenance performed.

(Records CAN be handwritten so long as they meet all requirements above) If there is a question as to requirements being met, they should be reviewed with a Team Lead.
4. We will not deny claims because the contract holder cannot provide records. Records help show the contract holder is maintaining vehicle to OEM intervals.
 - a. Without records. Further diagnosis, tear down, or possible inspection may be required to confirm a lack of maintenance was not the cause of failure.
 - b. In the above scenario communication must be made with the contract holder to advise this may cause delay in the claim as we will need to clear this concern with physical evidence.
5. You must note the claim for why you're requesting records and who you spoke with when requesting records.
6. When records are received and reviewed a proper note must be in the claims with direction of next steps. **Refer to Reviewing Service Records SOP**
7. At times it will be identified that a contract milage issue exists while reviewing service records, in this event **refer to Mileage Issues portion of this SOP**

Verification of Inaccurate Contract Start Milage

1. If this is the 1st claim filed on the contract, within the 1st 90 days into coverage and the vehicle has over 200 miles per day. **DO NOT** move forward or assign to powertrain.
2. If starting milage reflects as negative in the claim. **DO NOT** move forward or assign to powertrain.
3. If either of the above scenarios exist, please refer directly to the **Reviewing Milage Discrepancy SOP**.

SOP: Records Requests

Continued Operation Damage

1. If there is any indication of continued operation present in the claim it can be validated by requesting the tow bill or prior repair facility invoices.
 - a. In the event of a continued operation concern, **the adjuster must reach out and communicate this to the customer**, explaining what documentation is needed and why.
 - b. The presentation of a tow bill will be evidence that the contract holder stopped the vehicle and had it taken to a repair facility to prevent further damage. Usable tow information will be from the site of breakdown, tow bills from the customer's home address do not suffice unless that is the site of breakdown.
 - c. Repair facility invoices will show whether the vehicle was in for a similar concern or recommended the repair of the cause of failure prior thus causing continued damage.

Possibility of a Pre-existing condition

1. **When a claim is over 90 days into coverage the request for records is not necessary as the chances for the failures being preexisting is very small. Claims filed within the first 40 days of coverage present higher risk of pre-x conditions.**
 - a. If the failures are based on a shop find for example motor mounts or leaks, based on the conversation with the repair facility, this may not be something that was documented prior and there is a good chance records will not change the direction of the claim.
 - b. If the concern is a check engine light and freeze frame data is unavailable. Most services will document that there was a warning light on prior to service.
 - c. **Contract holder contact must be made in the event of a pre-existing condition.** The adjuster needs to be clear with the contract holder on the details of the scenario, and what documentation is required to resolve it.
2. Information needed to help prove this situation will include:
 - a. Tow invoices will show the exact breakdown date and location.
 - a. If towed from the contract holder home address, and another location was reported as point of breakdown, then the tow bill from point of breakdown to home is needed.
 - b. Prior repair facility invoices or state inspections could show whether the same concern was present, or noted repair was recommended prior to contract purchase*

General Adjuster Carfax Request

Carfax reporting is a useful tool for collecting information and confirming potential title issues, however it is not always a necessity. Adjusters should only utilize Carfax as a last resort in order to confirm or identify the need for specific records.

Important! Carfax reporting can be requested and pulled through General Claims Team Leads

1. If this is the 1st claim filed on the contract, within the 1st 90 days into coverage and unable to get service records or maintenance logs from the contract holder you would look to request a Carfax.
2. **Potential Problem Indicator Carfax (PPI short fax)**- PPI can help confirm the length of the vehicle's ownership as well as the date and mileage of the last service done (keep in mind it does not specify the type of record only that documentation exists on a Carfax. (This could also be the contract sale date.) A VHR will sometimes be needed to clarify.

SOP: Records Requests

3. **Vehicle History Report Carfax (VHR full report)**- shows detailed documentation of length of vehicle ownership and all services reported to Carfax including shop name and brief detail of services provided.

Important! In all scenarios, use your discretion and ask a Lead for assistance when in doubt.

Technical Adjuster Carfax Request

1. Before running a VHR, you must verify claim history and if a VHR has been run on any previous claims.
 - a. If there is a previous VHR on file and it is more recent than 6 months, you may use this report along with previously supplied records.
 - b. If there is a previous VHR on file and it is older than 6 months, you may run a new VHR and use previously supplied records.




















Important! In all scenarios, use your discretion and ask a Lead for assistance when in doubt.

2. After running a VHR and reviewing, you **MUST** document the claim with a Carfax verification note to include the following:
 - What were you looking to find?
 - Are there any red flags?
 - Are the findings pertinent to the claim?
 - Next steps being taken based on findings.

Important! Verification note must be detailed information from VHR, cannot copy and paste notes.

How to request documentation using CMS

1. Click on **Actions**, then click **Service Records** tab to start the process.

Activity	Vehicle	Actions	Coverage Details
 Upload Document	 Reassign to Powertrain	 Add Notes	 Order Inspection
 Enterprise	 Add/Modify Claim Concerns	 Add Interaction	 Order Carfax
 Service Records	 Coverage Page	 Tasks	 Reassign Claim
 Add/Modify Contact(s)	 WebForm Opt In	 General Update Notifications	 Forte Contract
 Add/Modify Repair Facility	 Reauthorize Claim	 Close Claim	

SOP: Records Requests

2. Requesting documentation Click **Requested** field then click the Right Arrow to add the request an auto populate response will be sent to the customer and repair facility for Tow bill, Bill of sale (BOS), Records, and Estimate.
 - a. If you're requesting **Photos** you must type in the request of photos needed to be sent.

Request Records

Claim

2353815

RF Contact

OLD MAN DAN

Contract Holder

CAROLYN TRIPLETT

Records Requested

BILLOFSALE

Chosen

Shop Estimate

Tow

Service Record

Photos

Photo Request Notes

Salesforce Sans

12

B I U

Please send Pictures of all 4sides of the vehicle, Please send pictures of all engine journal bearings, please take pictures of oil pan with metal ect.....

Request

Cancel

3. Now you can click **Send Request** and a link will be sent to end users.

Important! Advise caller request will automatically send out until documentation has been uploaded via the link sent. Uploading documents in CMS will not stop the text and emails.

4. Make sure to note the claim under **Records verification note** for the reason documents are being requested. Also add a **Claims Note** on the next steps how to move the claim forward with the information requested. Then click **Save Notes**

Notes

Records Verification Note

Requested 12mo of service records from RF and CH Contract 37days into coverage Requested Pictures of oil leak to a drip

Claim

Once SR and Picture are uploaded Will review for recommendation on SR of oil leak and Review pictures for active leak to a drip from OIL PAN Ga...

Add Note

Previous

Save Notes

AAS SOP Title: Records Request
Created Date: 8/5/2022

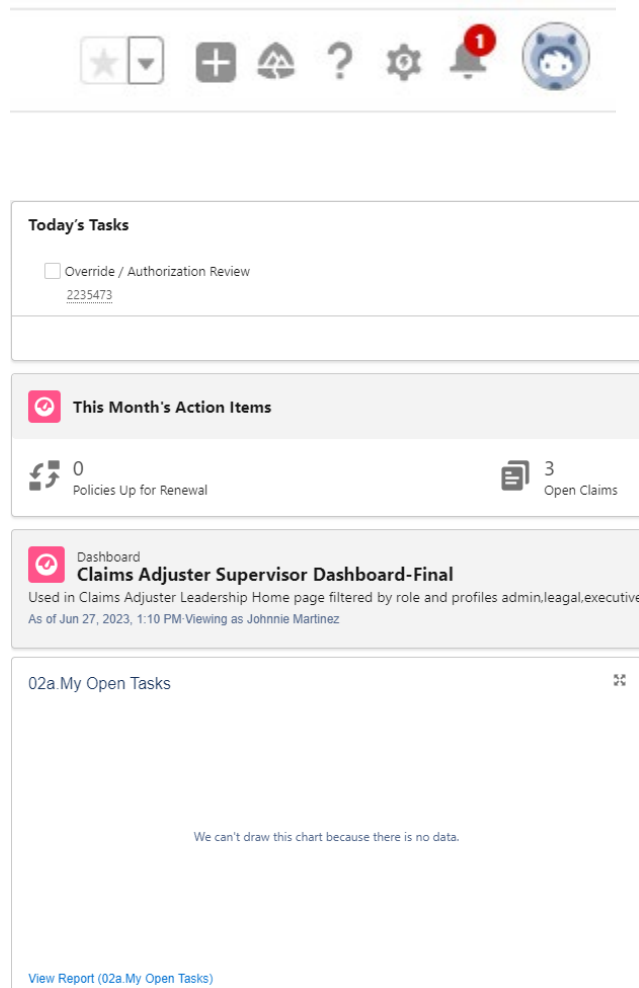
Dept: Claims

Approved Date: 09/01/2022
Latest Revision Date: 01/30/2024

SOP: Records Requests

5. If the repair facility or customer has the documents that can be upload while on the call, send the Records request with the upload link and you **MUST** stay on the call to process the claim live.
 - a. If the Caller is not ready to upload to documents being requested, advised caller documents will be review within 24hr of being uploaded.
6. The adjuster sending request will get a task email, bell notification and will show up on their dashboard for review.

Important! If the customer or repair facility are calling back and documents are posted the adjuster taking the call **MUST** process the claim further live.



The screenshot shows a dashboard interface with the following sections:

- Today's Tasks:** Includes a task "Override / Authorization Review" with ID 2235473.
- This Month's Action Items:** Shows "0 Policies Up for Renewal" and "3 Open Claims".
- Dashboard:** Titled "Claims Adjuster Supervisor Dashboard-Final", used in the Claims Adjuster Leadership Home page.
- 02a. My Open Tasks:** A chart area showing "We can't draw this chart because there is no data." with a link to "View Report (02a. My Open Tasks)".

Approval & Revision

Date Created 8/5/2022	Created By Kim Carnes	Date Approved 09/01/2022	Approved By Jason Dolan
--------------------------	--------------------------	-----------------------------	----------------------------



SOP: Records Requests

Date Revised 9/6/2022	Revised by Johnnie Martinez	Revision Description Add sections and more details to each section	Date Approved 9/7/2022	Approved By Jason Dolan
Date Revised 6/28/2023	Revised by Johnnie Martinez	Revision Description Added How to request records using CMS	Date Approved 7/7/2023	Approved By Jason Dolan Melissa Bryant (L&D)
Date Revised 10/12/2023	Revised by Jesus Dominguez Jeremy Tan	Revision Description Updated Carfax procedure	Date Approved 10/13/2023	Approved By Jason Dolan
Date Revised 1/30/2024	Revised by Johnnie Martinez	Revision Description Updated records request screen and process	Date Approved 1/30/2024	Approved By Jason Dolan